

In re:  
Laura Paulette Hall-Carney  
Debtor

Case No. 18-10958-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Feb 26, 2025

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 10

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db	+ Laura Paulette Hall-Carney, 1739 Wynsam Street, Philadelphia, PA 19138-1601
14069737	+ Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 27 2025 00:55:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Feb 27 2025 05:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 27 2025 00:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14170377	Email/Text: megan.harper@phila.gov	Feb 27 2025 00:55:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14084901	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 27 2025 00:55:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14069915	EDI: Q3G.COM	Feb 27 2025 05:26:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14979365	+ Email/Text: bkteam@selenefinance.com	Feb 27 2025 00:55:00	Selene Finance LP, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
14064910	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Feb 27 2025 02:02:07	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, Saint Louis Park, MN 55426-4927
14070268	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Feb 27 2025 02:44:02	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 9

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 28, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Quicken Loans LLC Formerly Known (FKA) as Quicken Loans Inc bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
DWAYNE M. GRANNUM	on behalf of Debtor Laura Paulette Hall-Carney dwayne@grannumlaw.com dwayne@grannumlaw.com
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
PAMELA ELCHERT THURMOND	on behalf of City of Philadelphia Law Department Tax Unit pamelathurmond@phila.gov
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	<u>Laura Paulette Hall–Carney</u>	Social Security number or ITIN	xxx–xx–9462
	First Name Middle Name Last Name	EIN	– – – – –
Debtor 2		Social Security number or ITIN	– – – –
(Spouse, if filing)	First Name Middle Name Last Name	EIN	– – – – –
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	18–10958–amc		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Laura Paulette Hall–Carney

2/26/25

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**